

## MERRICK COUNTY - SHATTERED SECURITY

*She was just easing into her retirement years when Sondra Foulk found herself in a whole new world*

Sondra Foulk was only two years away from receiving her first Social Security check.

Life was good.

And retirement would offer time to do some traveling with her husband, Myron.

The couple had farmed in Merrick County all their married lives, and although she had grown up "in town," Sondra fell in love with farm life. "The kids had their animals and were involved in 4-H. They loved it, too," she said of their four grown children.

Then life took an unexpected turn of events.

Myron was diagnosed with Lou Gehrig's disease. It didn't take long for Sondra to realize she would have to be the major decision maker. It was something she was not accustomed to doing. "I never really had to worry about anything before," she reflected. "I always thought it happens to somebody else."

WHEN SONDRAS graduated from high school she pursued a college education, majoring in business and journalism. But college life was not to her liking. After a year she quit and went to work in a bank.

It was during that time she met Myron, and despite her determination that she was "never going to marry a farmer," Sondra was soon walking down the aisle and into the life of a farm wife and the busy mother of four. "I had never worked outside the home. There was always plenty of work on the farm," she noted.

The Foulks cash rented ground and Myron was also a seed grower for Pioneer Seed Company. In 1991, with the children now grown and gone, they purchased an acreage with a spacious split-level home -- a place of their own where they could eventually enjoy retirement.

After Myron became ill, the couple had to cope with the tough decision to have a farm sale. They were able to pay off the farm debt and keep their acreage, but a sad surprise was dropped in the laps. Through no fault of their own, the couple discovered a financial disaster in their records. The money they had earned from seed corn sales would now be eaten up by an additional debt.

After Myron died, Sondra was left with the task of keeping her head above water financially.

"I was getting down there pretty low," she said. "I was still two years away from Social Security -- too old to really do anything and too young for Medicare.

"I was paying car insurance, \$400 to \$500 a month for health insurance, plus taxes because I wasn't eligible for homestead exemption. I was living on four acres with a big home and a big quonset. What do you do?" she questioned. "I had to pay the bills and taxes, so I rented the quonset to the farmers for storage. That helped a little one winter."

MYRON DIED IN October and by the following Spring, Sondra knew she had to do something.

She listed the acreage for sale.

"I didn't want to move but there was no way I could afford to live there. I had to sell the acreage in order to survive. I was afraid I was going to have to file bankruptcy.

"I didn't have Social Security on my own because I didn't work. Luckily, my husband did take the maximum out for Social Security. That helped when I reached retirement age."

A friend had approached Sondra earlier about a part-time job in the school cafeteria in nearby Central City. "At the time I was working full-time helping Myron. I couldn't do anything then. Myron kept saying, 'You should try and find a job,' and I thought, what am I supposed to do at a job? I had taken commercial when I was in college but I hadn't studied it in a long time and I only went to college one year."

When that same friend brought the part-time job offer up again in spring, she said yes. "I had to do something" Sondra said. "With my high health costs I had to have insurance. I had the acreage listed and I didn't want to move, but there was no way I could afford to live there so I started working."

Sondra was getting widow's Social Security benefits but the cost of her health insurance was eating most of it up. The Foulks had also been receiving a small benefit as parents of their handicapped son, Bill. Although Bill was now living on his own in an apartment in a nearby city, Myron had picked him up each weekend and they were able to help their son with additional expenses. After Myron died, not only was the benefit cut off, it was up to Sondra to pick Bill up herself each weekend.

Sondra put her resource skills to work.

"I began shopping for clothes at Goodwill. I learned what brands to look for and it even became fun to see what bargains I could find," she smiles of her shopping ingenuity.

"When I needed new tires I had to go to the bank on my own and get a loan, and of course, they took the title to the car. I never had to do that before. I'd go with my husband to the bank but all I had to do was sign my name where they told me to."

Sondra still recollects her first paycheck from the school. "I remember looking at it and thinking ... that will pay my light bill.

"I never had to work before. If I wanted anything, I just got it. Of course, I never got anything big without my husband, but if I wanted something I could just get it. And it just changed."

MEANTIME, THE ACREAGE had been on the market for almost a year.

"I knew the house needed new carpet and paint, but I didn't want to borrow the money to update and people don't have the same taste."

Another year passed before Sondra finally got a reasonable offer, but the new owners wanted possession in a week. "That didn't give me much time. The kids said I needed a month but I didn't want anything to go wrong at that state, so I accepted the offer.

"I had to move all this stuff from this big house in this short period of time -- did I ever have to downsize. And for somebody that never had to make decisions, I thought, what am I going to do?"

With the help of her children and family, neighbors and friends, Sondra was able to move within a week and find a bungalow in Central City that fit her budget.

"I wish I could have stayed on the farm. I loved it. I cried the day I had to leave," she reminisced. "But things did get better. When I turned 65, I was able to get more Social Security and was eligible for homestead exemption."

Sondra continues to work at her job at the school cafeteria, commenting: "I really enjoy it. It was a blessing in disguise."

And she has to continue budgeting consistently and carefully.

"I'm still working because I know how quickly things can change. I collect dolls, and one day I bought a small doll and felt really guilty. My daughter told me I shouldn't feel that way because I'm working.

"But I do," she reflected, "because I'll never forget how close I came to not being able to do that."

#### DID YOU KNOW?

- \* Without Social Security benefits almost 58 percent of elderly women in Nebraska would live below the federal poverty line

- \* In Nebraska there are 155,190 women who depend on Social Security benefits -- this is one in every four women (24 percent) of women in the state

- \* Of Nebraskans 65 and older, 59 percent are elderly women who depend on Social Security benefits

- \* Nationally, 2/3 of those 65 and older rely on Social Security for a majority of their income

- \* In Nebraska 10.4 percent of the population have no health insurance

- \* Nebraska women under the age of 65 accounted for 44 percent of the uninsured

- \* 3 percent of women who were widowed accounted for 21.5% of uninsured women in Nebraska

- \* In 2005, the total number of females in Nebraska eligible for Medicaid was 110,193

- \* Factors that make Social Security extremely important to many women:

- \* Women find themselves at retirement age with fewer assets and smaller pensions

- \* Only about 1/3 of women received pension benefits in 1994, as opposed to 1/2 of all men

Facts taken from:

National Women's Law Center: Women and Social Security Reform: What's At Stake?

Center on Budget and Policy Priorities

HHSS Nebraska State Planning Grant to Expand Health Insurance Coverage

Nebraska Medicaid FY 2005